

EXHIBIT MORTGAGE

At the request of The Citizens National Bank,
the following Mortgage is received for record
and recorded Jan. 16, 1948 at 3:00 o'clock P.M.

Test: Ellis C. Wachter, Clerk.

THIS MORTGAGE, made this 10th day of January, in the year
Nineteen Hundred and Forty-eight, by us, Jack D. Allender and
Betty Jane Allender, his wife, of Frederick County, State of
Maryland, Parties of the First Part, and The Citizens National
Bank of Frederick, a body corporate, Party of the Second Part.

WITNESSETH; Whereas, the said Jack D. Allender and Betty
Jane Allender, his wife, are justly indebted unto The Citizens
National Bank of Frederick, a body corporate, for borrowed money
in the principal sum of Seven Thousand, Seven Hundred and Fifty
Dollars (\$7,750.00), being the purchase price of the property
hereinafter described, upon their promissory note of even date,
with interest from date at the rate of four per centum (4%) per
annum on the unpaid balance until paid. Principal and interest
shall be payable at the office of The Citizens National Bank of
Frederick, in Frederick, Maryland, or at such other place as the
holder hereof may designate, in writing, in monthly installments
of Fifty seven Dollars and Thirty-five Cents (\$57.35), commencing
on the first day of February, Nineteen Hundred and Forty-eight,
and on the first day of each month thereafter until the principal
and interest are fully paid, except that the final payment of
principal and interest, if not sooner paid, shall be due and pay-
able on the first day of January, Nineteen Hundred and Sixty-three.

NOW; THEREFORE, in consideration of the above recited pre-
mises and the sum of Ten Dollars (\$10.00), in hand paid, we, the
said Jack D. Allender and Betty Jane Allender, his wife, do hereby
grant and convey, in FEE SIMPLE, unto The Citizens National Bank
of Frederick, a body corporate, all that lot or parcel of land
situate, lying and being in Frederick City, Frederick County, Mary-
land, and more particularly described as follows: